

IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
MONICA LAFRANCES ALTAMURA, : Case No. 1:20-bk-00774-HWV  
Debtor : Chapter 13

STONEGATE AT REGENTS' GLEN :  
HOMEOWNERS' ASSOCIATION, INC., :  
Movant :  
v. : Motion for Relief from Automatic Stay  
: by Stonegate at Regents' Glen  
: Homeowners'  
: Association, Inc.  
MONICA LAFRANCES ALTAMURA :  
Respondent :  
:

**DEBTOR'S ANSWER TO MOTION FOR RELIEF**  
**FROM AUTOMATIC STAY**

AND this 28<sup>th</sup> day of March, 2023, the Debtor, by and through her attorney, Dawn Marie Cutaia, files this Answer as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Admitted that it is Debtor's primary residence.
9. Admitted in part; Denied in part. Debtor is behind but she is not sure of the amount.
10. Admitted.

11. Admitted that Debtor is behind; she is not sure of the exact amount.
12. Admitted.
13. Denied.
14. Admitted.
15. Denied.
16. Admitted.
17. As provided herein, the amount due to Movant will increase each month.
18. Denied

Wherefore Debtor respectfully requests this Honorable Court dismiss the Motion for Relief and allow Debtor to cure any post-petition arrears that may have accrued through an amended Plan.

Respectfully submitted,

/s/ Dawn Marie Cutaia  
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